

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

BRYAN M SMALL
2485 HAY LAKE RD
CARLTON, MN 55718

Case No: 18-50728 – RJK

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-4215

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/6/19

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 6, 2019 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
BRYAN M SMALL
DebtorCase No. 18-50728-RJK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 1
Total Noticed: 25

Date Rcvd: Feb 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2019.

db +BRYAN M SMALL, 2485 HAY LAKE RD, CARLTON, MN 55718-8218
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62100475 +CLOQUET AREA FIRE DISTRICT, 3920 13TH AVE E STE 6, HIBBING MN 55746-3675
62100476 +CLOQUET MOTORS, LLC, 701 WASHINGTON AVE, CLOQUET MN 55720-2558
62100477 +COMMUNITY MEMORIAL HOSPITAL, 512 SKYLINE BLVD, CLOQUET MN 55720-1199
62100479 +D.S. ERICKSON, 920 2ND AVE S, STE 800, MINNEAPOLIS MN 55402-4007
62100480 +ESSENTIA HEALTH, C/O SMDC HEALTH SYSTEMS, 400 E 3RD ST, DULUTH MN 55805-1951
62100481 +HAVEN CHEMICAL HEALTH SYSTEMS, 2042 WOODDALE DR STE 220, WOODBURY MN 55125-4421
62100484 ++MEMBERS COOPERATIVE CREDIT UNION, PO BOX 330, MOOSE LAKE MN 55767-0330
(address filed with court: MEMBERS COOP CREDIT UNION, 101 14TH ST, CLOQUET MN 55720)
62100485 +MINNESOTA POWER, 30 WEST SUPERIOR ST., DULUTH MN 55802-2093
62100486 +RAITER CLINIC, 417 SKYLINE BLVD, CLOQUET MN 55720-1198
62100487 +RANGE CREDIT BUREAU, 310 E HOWARD ST, PO BOX 706, HIBBING MN 55746-0706
62100488 +RIVERVIEW LAW OFFICE, 225 N. BENTON DR., STE 205, P.O. BOX 570, SAUK RAPIDS MN 56379-0570
62100489 +ST LUKES HOSPITAL, 915 E. FIRST ST, DULUTH MN 55805-2193
62141796 ST. LUKES CLINIC, PO BOX 9181, MINNEAPOLIS, MN 55480-9181
62100490 +USA CASH SERVICES, 1752 COMBE RD, OGDEN UT 84403-5069
62100492 +WESTERMANN LAW OFFICE LTD, 1111 CLOQUET AVE STE 104, CLOQUET MN 55720-1655

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Feb 08 2019 03:13:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Feb 07 2019 22:17:00 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62100478 +EDI: CONVERGENT.COM Feb 08 2019 03:13:00 CONVERGENT OUTSOURCING INC, 800 SW 39TJH ST,
PO BOX 9004, RENTON WA 98057-9004
62100482 +EDI: IIC9.COM Feb 08 2019 03:13:00 IC SYSTEMS, INC, 444 HWY 96 E, PO BOX 64437,
ST PAUL MN 55164-0437
62100474 EDI: IRS.COM Feb 08 2019 03:13:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222,
ST. PAUL MN 55101-4940
62100483 EDI: JEFFERSONCAP.COM Feb 08 2019 03:13:00 JEFFERSON CAPITAL SYSTEMS,
16 MCLELAND RD DEPT A, ST CLOUD MN 56303
62100473 EDI: MINNDEPREV.COM Feb 08 2019 03:13:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL MN 55164-0651
62100491 +EDI: VERIZONCOMB.COM Feb 08 2019 03:13:00 VERIZON WIRELESS BKY DEPT, PO BOX 3397,
BLOOMINGTON IL 61702-3397

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 BRYAN M SMALL greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3